MARYLAND

Death benefits available to the surviving families of law enforcement officers who have died in the line of duty

STATE DEATH BENEFITS

The Maryland Department of Public Safety and Correctional Services provides for a one-time payment of death benefits to the surviving spouse, child, dependent parent, or estate of an individual who, after January 1, 2006, died as a result of performing assigned duties for a qualified Maryland Public Safety Organization.

When a death benefit is authorized, payment shall be made first to the surviving spouse; if there is no surviving spouse, full payment divided equally among surviving children; if there is no surviving child, full payment to a surviving dependent parent; if there is no surviving dependent parent, full payment to the estate of the decedent.

Claimants may contact the Maryland Department of Public Safety and Correctional Services, Office of the Secretary at 410-339-3783, or send an email to survivor.benefits@maryland.gov, for information on how to begin a claim. For additional information, visit https://news.maryland.gov/dpscs/2020/04/28/maryland-survivor-benefits-program/

EDUCATION BENEFITS

CONCERNS OF POLICE SURVIVORS – provides financial assistance of up to $1,500 per semester to surviving children and surviving spouses of law enforcement officers killed in the line of duty, according to C.O.P.S. criteria, who wish to pursue a course of study beyond high school.

How to Apply: https://www.concernsofpolicesurvivors.org/scholarship

The PUBLIC SAFETY OFFICERS’ EDUCATION ASSISTANCE (PSOEA) Program provides financial assistance, for the purpose of seeking higher education, to the spouses and eligible children of local police, fire, and emergency public safety officers who have been killed or permanently disabled in the line of duty.

Educational assistance through the PSOEA Program is available after the Public Safety Officers’ Benefit (PSOB) death or disability claim process has been completed and benefits have been awarded.

Visit https://psob.bja.ojp.gov/ for more information and the application or call the PSOB Office toll-free at 1-888-744-6513 to discuss the requirements for receiving PSOEA benefits.
Edward T. and Mary A. Conroy Memorial Scholarship Program & Jean B. Cryor Memorial Scholarship Program – May be available to children/stepchildren and spouses that have not remarried. The amount may not exceed the equivalent annual tuition and mandatory fees, of a resident undergraduate at a four-year public institution of higher education within the University System of Maryland, other than the University of Maryland University College and the University of Maryland, Baltimore, with the highest annual expenses for a full-time resident undergraduate. Contact your school’s Financial aid Office for application instructions.

For more information visit
https://mhec.maryland.gov/preparing/Pages/FinancialAid/ProgramDescriptions/prog_conroy.aspx

KIDS CHANCE OF MARYLAND - To be eligible for a scholarship grant, applicants must have a parent who has been killed or seriously injured as a result of a work related incident that meets the criteria of the Maryland Workers’ Compensation Act and that has resulted in demonstrated financial need.

For more information or to apply, visit https://www.kidschance-md.org/

WORKERS’ COMPENSATION

For deaths occurring on or after October 1, 2011, the following formula applies:

a) Two-thirds of the deceased employee’s Average Weekly Wage at the time of the occurrence not to exceed the State Average Weekly Wage.

b) The deceased employee’s income shall be divided by the family income to determine the percent of family income earned by the deceased. The percent of family income earned by the deceased is multiplied by the death benefit (as calculated in paragraph 1) to determine the amount payable, collectively, to all dependents. In accordance with Section 9-683.3(i) of the Labor and Employment Article, all dependents who are neither a dependent spouse nor a dependent child shall be entitled to no more than a total of $65,000, collectively, as their portion of the total death benefits payable. Beginning on January 1, 2012, this benefit limit shall be adjusted annually by the same percent applicable to the adjustment of the State Average Weekly Wage.

For deaths occurring between January 1, 2020 and January 1, 2021 the AWW is $1,080 and the Benefit Limit is $72,747.

Call (800) 492-0479 or visit https://www.wcc.state.md.us/Gen_Info/WCC_Benefits.html for more information.

Visit https://www.wcc.state.md.us/Adjud_Claims/Dependent_Claim.htm to file a claim.

PUBLIC SAFETY OFFICERS’ BENEFITS (PSOB) PROGRAM

A unique effort of the U.S. Department of Justice; local, state, tribal, and federal public safety agencies; and national organizations, the Public Safety Officers’ Benefits (PSOB) Program provides death and education benefits to survivors of fallen law enforcement
officers, firefighters, and other first responders, and disability benefits to officers catastrophically injured in the line of duty.

The claim has two parts (A&B) that require the agency and family to fill out online. Visit https://psob.bja.ojp.gov/ for additional filing information. If you need assistance filing this claim, contact the National C.O.P.S. office at (573) 346-4911 or cops@nationalcops.org

STATE LIFE INSURANCE & RETIREMENT

Check with your agency to see if you are eligible for State Life Insurance or death benefits from a Retirement system. You can also visit:

MARYLAND STATE RETIREMENT AND PENSTION SYSTEM (SRPS) https://sra.maryland.gov/

HEALTH BENEFITS

Health benefits vary depending upon police department benefits. Spouses of state and county officers may elect to continue to participate in the same benefit program in effect at the time of the officer's death. Contact the Benefits Coordinator at your agency.

You may also check with the retirement system listed above.

FUNERAL BENEFITS

Worker's Compensation Under Maryland law, workers' comp must also pay reasonable funeral expenses for the deceased worker, up to $7,000. Workers' comp must pay this amount whether or not the deceased worker had any dependents. See Workers’ Compensation section above.

State of Maryland Offers a funeral benefit not exceeding $10,000. This amount is reduced by the amount of Workers’ Compensation funeral benefits. See State Death Benefit section above to application instructions.

DIGNITY MEMORIAL FUNERAL, CREMATION AND CEMETERY providers created the Public Servants Program for emergency service personnel. This program provides dignified and honorable tributes, at no cost, for career and volunteer law enforcement officers who fall in the line of duty. Visit their website for complete information at https://www.dignitymemorial.com/ and look under Public Servants for details. You may also call 800-344-6489 and speak with a representative.

WILBERT FUNERAL SERVICES, INC. provides complimentary burial vaults and related services for fallen law enforcement officers. For more information visit https://www.wilbert.com/ or call (888) WILBERT.

DULANEY VALLEY MEMORIAL GARDENS provides the burial space, vault, marker and interment service for the fallen officer and spouse in the Fallen Heroes Section. They provide the equivalent for cremation if that is preferred.
ADDITIONAL BENEFITS

PEER SUPPORT ORGANIZATION
CONCERNS OF POLICE SURVIVORS INC., (C.O.P.S.), is a national, non-profit organization that works with law enforcement agencies, police organizations, mental health professionals, and local peer-support organizations to provide assistance to surviving families of law enforcement officers who have died in the line of duty. C.O.P.S. provides Hands-On Programs, training for law enforcement, National Police Week registration/accommodations, scholarships, counseling and so much more to surviving families and co-workers.

Contact the C.O.P.S. National Office (800) 784-2611, email cops@nationalcops.org or visit https://www.concernsofpolicesurvivors.org/local-chapters for information on a chapter in your area. Office hours are Monday-Friday 8:00 a.m. – 5:00 p.m. CST.

MARYLAND CHAPTER OF CONCERNS OF POLICE SURVIVORS Provides a one time death benefit of $2,500.00 to the primary survivor of a Fallen Officer killed in the line of duty. For more information, visit https://mdcops.org/.

SOCIAL SECURITY BENEFIT
Spouses, children, or parents may be eligible for Social Security Benefits. To apply for benefits, call (800) 772-1213 to speak to a Social Security representative or visit your local Social Security Office. You cannot report a death or apply for survivors benefits online. Visit https://www.ssa.gov/benefits/survivors/ifyou.html for more information.

FRATERNAL ORDER OF POLICE or other labor/fraternal groups may provide a one-time death benefit to family members of a deceased member officer. Contact your local lodge for information.

MARYLAND FRATERNAL ORDER OF POLICE https://mdstatefop.org/

The CRIMINAL INJURIES COMPENSATION BOARD (CICB) is a remedial body of the Maryland Governor’s Office designed to provide aid and assistance to victims of crime in Maryland. To see if you qualify for Victim’s Compensation services call (888) 679-9347 or visit http://goccp.maryland.gov/victims/.

The 100 Club https://the100club.org/

THE ONE HUNDRED CLUB OF ANNE ARUNDEL COUNTY, INC - $2,000 to widow. Call (410) 615-6984 for information.

SOUTHERN STATES POLICE BENEVOLENT ASSOCIATION, INC www.sspba.org
FIRST RESPONDERS CHILDREN’S FOUNDATION provides financial support to children who have lost a parent in the line of duty as well as families enduring significant financial hardships due to tragic circumstances. They also provide annual education scholarships to children of fallen heroes. For more information, call (646) 822-4236 or visit https://1strcf.org.

OTHER BENEFITS TO ASK YOUR AGENCY ABOUT:
City life insurance?
Private life insurance?
County & Local Jurisdiction Benefits?
Retirement Benefits?
Real estate tax relief?